



# Maine News

U.S. Small Business Administration

April 2005

## *From the Director's Desk*

Dear Friend of Small Business:

Each year the President of the United States designates a week in the spring as Small Business Week.

During Maine's Small Business Week, the Maine District Office of the U.S. Small Business Administration honors the **Maine Small Business Person of the Year** and other small business and champion award winners. The **SBA awards ceremony** will be held at the Sheraton South Portland Hotel on the evening of Thursday, June 2, 2005.

We at the SBA would be honored to have you and your associates join us as we salute Maine's Small Business Person of the Year, **Marianne Sensale-Guerin of Guerin Associates**, and the other award winners.

I am proud to report this year that Michaela Cavallaro, Editor of MaineBiz Publications was selected as the National Journalist of the Year. Both Marianne and Michaela will be attending the Celebrations in Washington April 27<sup>th</sup>.

Families and friends are important ingredients to small business success. We look forward to seeing each of you at our upcoming celebration!

Sincerely,

Mary E. McAleney  
District Director

## THANKS TO ALL NOMINATORS FOR SBA'S SMALL BUSINESS AWARDS

The SBA extends a thank you to everyone who took valuable time out of their schedules to nominate candidates for the various awards.

### Inside this Issue . . .

- And the 2005 Maine Winner is . . .
- 2005 Award Winners/Nominators
- Efficiency Maine - Help for small business
- Did You Know . . .?
- New Alliance Helps Women Business Owners
- Charles E. Summers, Jr., Appointed New England Regional Administrator
- Maine Winner Receives National Honor
- Small Business Person of the Year Dinner Registration Form



*The U.S. Small Business Administration  
Invites You to Celebrate the Achievements of  
the Maine Small Business Person of the Year  
and  
the SBA Advocacy Award Recipients*

**Thursday, June 2, 2005  
5:00 p.m. - social hour ~ 6:00 p.m. - dinner  
Sheraton Hotel South Portland  
363 Maine Mall Road  
South Portland, ME**

**Seating for this event will be limited and early registration is recommended.  
If you have questions concerning the event, contact Sandra Fontaine at 622-8381.**

**\*\*\*\*\*DINNER BUFFET WILL BE SERVED\*\*\*\*\***

**Payment is requested with your registration form. Regrettably, no refunds will be available, but if you are unable to attend, a substitute may come in your place.**

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**\_\_\_\_ YES Will attend. Enclosed is my check for \_\_\_\_ person(s) @ \$40.00 each.  
(Reserved tables of 10 available)**

**Company Represented \_\_\_\_\_**

**Mr./Mrs./Ms. \_\_\_\_\_**

**Address: \_\_\_\_\_**

**Phone No. \_\_\_\_\_ Email \_\_\_\_\_**

**Attendees \_\_\_\_\_**

\_\_\_\_\_

\_\_\_\_\_

<b>PLEASE MAKE CHECKS PAYABLE TO:</b>
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**Sheraton Hotel South Portland**

**Please mail this registration form and payment by May 20<sup>th</sup> to:**

**U.S. Small Business Administration  
Attn: Jan Glidden  
68 Sewall Street  
Augusta, ME 04330**



**AND THE MAINE WINNER IS .....**

**Maine's 2005 Small Business Person of the Year is Marianne Sensale-Guerin of Guerin Associates, LLC. Gorham, Maine.**

**Established in December, 2000, Guerin Associates, LLC is an environmental services firm offering a wide range of remedial services. The company specializes in the removal, replacement, cleaning and retrofitting of underground and above ground fuel storage tanks. Guerin Associates also provides 24-hour emergency spill response as well as hazardous and contaminated site remediation services to government, corporate and private clients.**

**In 1991, Marianne and her husband Marc formed Pollution Control Services (PCS), an environmental company based in Gorham, Maine. In 1999 PCS' assets were sold to North American Environmental Services and both, Marc and Marianne, accepted managerial positions with the company. On November 15, 2000, Marc was killed in an industrial accident, leaving Marianne devastated and heart-broken.**

**Six weeks following her husband's death, Sensale-Guerin was informed by North American of its decision to close its Maine environmental division. Not afraid of facing a challenge, Sensale-Guerin decided to set out on her own. She struck a deal with North American, allowing her to take over its existing federal contracts and perform them under a new entity, Guerin Associates, LLC.**

**Sensale-Guerin, the sole owner and President of Guerin Associates, continues to grow the company both in diversity of services and revenue. Since opening its doors on December 31, 2000, Guerin Associates has flourished.**



## **GUARANTY PURCHASE REVIEW UPDATE**

**Effective April 20, 2005**

**Changes to SOP 50 51 2, Loan Liquidation and Acquired Property**

**SBA has issued a completely revised Chapter 13 of SOP 50 51 2 for 7(a) loan guaranty purchase reviews to incorporate the policies and guidance originally set forth in Policy Notice 5000-831; and issued a new Appendix 17 to SOP 50 51 2, the Guaranty Purchase Checklist. If you have any questions or need a copy of the revised Chapter 13 contact [rose.oleskiak@sba.gov](mailto:rose.oleskiak@sba.gov).**

**2005 National Small Business Person of the Year**

**Winner**

Marianne Sensale-Guerin  
President & Owner  
Guerin Associates, LLC  
Gorham, ME 04038

**Nominator**

Diane A. Khriel, Esq.  
Law Office of Diane A. Khriel  
Orono, ME

**2005 SBA Young Entrepreneur of the Year**

Danny Bouzianis, CEO  
Dunkin Donuts  
Biddeford, ME 04005

George Giovanis, Pres. & CEO  
Pepperell Bank & Trust  
Biddeford, ME 04005

**2005 Jeffrey H. Butland SBA Family-Owned Small Business of the Year - REGIONAL WINNER**

Scott Hawthorne, President  
Mathews Brothers Company  
Belfast, ME 04915

Claude Carbonneau, Sr. Vice Pres.  
Lawrence Quinn, Vice Pres.  
Camden National Bank  
Belfast, ME 04915

**2005 Women in Business Champion**

Steve Telow  
Maine Dept. of Health & Human Services  
Aspire Program Manager  
Augusta, ME 04333

Wendy Rose, Resource &  
Maine Centers for Women,  
Work & Community  
Augusta, ME 04330

**2005 Veteran Small Business Champion**

Edwin N. Clift, Chairman & CEO  
Merrill Merchants Bank  
Bangor, ME 04401

Stephen L. Hatt, Executive Director  
ME Committee for Employer Support  
of the Guard & Reserve  
Camp Keyes  
Augusta, ME 04330

**2005 Small Business Journalist – NATIONAL WINNER**

Michaela Cavallaro, Editor  
Maine Biz Publications  
Portland, ME 04101

John Massaua, State Director  
Maine Small Business Dev. Center  
Portland, ME 04104

**2005 Financial Services Champion**

Lorraine H. Boston, Exec. Vice Pres.  
Kennebunk Savings Bank  
Kennebunk, ME 04043

Eric A. Andrews, Senior Vice President  
Kennebunk Savings Bank  
Kennebunk, ME 04043

**2005 Home-based Business Champion**

**GROUP NOMINATION – Washington County Business Conference and  
Marketplace Core Planning Team**

Louis Bassano, Coop. Prof. of Education  
U Maine Cooperative Extension  
Orono, ME 04469

John Massaua, State Director  
Maine Small Business Dev. Centers  
Portland, ME 04104

**2005 Woman Owned Business of the Year**

Cheryl A. Carrier, President & CEO  
Toddle Inn Day Care Inc.  
Scarborough, ME 04076

James A. Maxwell  
Southern Maine Financial Resources Inc.  
Portland, ME 04101



## **Save Money With Energy-Efficient Equipment**

Up to \$50,000 in Cash Incentives

Small business owners in Maine have an ally in the quest to find efficient, cost-effective ways to remain competitive in today's global economy. The Efficiency Maine Business Program offers cash incentives - up to \$50,000 per business, per calendar year - to businesses that install energy efficient electric equipment.

Here's a quick list of the qualifying equipment: lighting, heating and ventilation systems, compressed air, refrigeration, motors, lighting, VendingMisers®, exit signs and motion sensors. Incentives are also available for energy efficient electric water heaters and programmable thermostats.

Efficiency Maine staff are available to assist business owners with the program. Start by contacting the Efficiency Maine Business Program toll free, 866-376-2463, or by visiting the Web site at [www.efficiencymaine.com](http://www.efficiencymaine.com).

On the Web there is a complete list of electric equipment that qualifies under the program. There is also a list of Program Allies - contractors, manufacturers and suppliers who stand ready to work with you and the Efficiency Maine Program to improve energy efficiency.

The Business Program is one of several programs offered by Efficiency Maine, which is a statewide effort to promote efficient electric use, help lower overall electricity costs for Maine ratepayers, and improve Maine's environment. Efficiency Maine is funded by electricity consumers and administered by the Maine Public Utilities Commission.

**For more information, visit [www.efficiencymaine.com](http://www.efficiencymaine.com)**

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### **Did You Know .....**

.....that the Maine District Office of the SBA recently hired Alden Turner as Senior Area Manager for Southern Maine. Turner is based in Portland and will be representing the SBA in Cumberland and York counties. Turner's office is currently located at the Portland SCORE Office, 100 Middle Street, Portland. Prior to joining the SBA Turner worked for USDA Rural Development. Alden, his wife Luanne, and their family reside in Windham. He can be reached at 207-592-5322 or e-mail [alden.turner@sba.gov](mailto:alden.turner@sba.gov).

.....that the SBA offers 504 Loan Program training via "Ready Talk". This training was held on April 8, 2005. For those that missed the training, you may access the recording from your computer at [www.callinfo.com/pA?id=g81bh8il](http://www.callinfo.com/pA?id=g81bh8il). This training will be available through May 2005. Future training includes: SBA Express; International Trade; E-Tran and the Lenders Guide. Call Helen Brimigion at 622-8394 for more information.



### **New Alliance Helps Women in Business Owners**

The Maine Small Business Development Centers (Maine SBDC), headquartered at the University of Southern Maine, and the Women's Business Center (WBC) at Coastal Enterprises, Inc. (CEI) launched a strategic alliance in February. The alliance will strengthen business technical assistance to Maine's small business community, particularly women-owned businesses.

Both the Maine SBDC and the WBC provide counseling and training to Maine's micro and small businesses. "This strategic alliance leverages the expertise of both the WBC and Maine SBDC and builds upon the systems, technologies and protocol of the Maine SBDC to better serve Maine's small businesses," said Mary McAleney, SBA Maine District Director.

Ron Phillips, President of CEI, added, "CEI, which hosts the Women's Business Center, is pleased and honored to participate in a formal agreement which codifies and strengthens what has been already a positive and beneficial, cooperative working relationship for a number of years between our two organizations."

Marita Fairfield, WBC Center Director said, "The alliance strengthens both the Maine SBDC and WBC in our efforts to support Maine's microenterprises, especially those that are women-owned."

Under the three-year strategic alliance, the Maine SBDC and the WBC will collaborate to offer training workshops, seminars, and programs tailored to women-owned businesses and others as appropriate; promote and facilitate awareness of each other's services, and mutually seek funding opportunities to support joint projects and services for women-owned businesses through statewide programming.

"This agreement recognizes women as the important contributors to Maine's economy that they are and it allows the Maine SBDC and WBC to better institutionalize services for women-owned businesses," said John Massaua, Maine SBDC State Director.



### **IMPORTANT UPCOMING EVENT**

**The Blaine House Seminar for Veterans  
on**

**Education, Employment & Business Opportunities in Maine**

**May 21, 2005**

**8:30 AM to 3:00 PM**

**National Guard Armory**

**Western Avenue, Augusta**

*Display booth space is available – contact [john.gardner@sba.gov](mailto:john.gardner@sba.gov) or call him at 622-8555.*



## *NEWS RELEASE*

### **MAINE DISTRICT OFFICE**

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Release Date 3/7/05  
Release Number: ME-05-05  
Internet Address: [www.sba.gov/me](http://www.sba.gov/me)

Contact: Bonnie Erickson, PIO  
207- 622-8275  
[bonnie.erickson@sba.gov](mailto:bonnie.erickson@sba.gov)

#### **CHARLES SUMMERS SWORN IN AS SBA REGIONAL ADMINISTRATOR**

**Augusta, ME -- Charles E. Summers, Jr. took over the leadership for the U.S. Small Business Administration (SBA) in New England. Summers, of Scarborough, Maine was appointed by President Bush to the position, which serves Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont. In this capacity, Summers will be responsible for oversight of the SBA's financing, marketing and outreach efforts in the six-state region.**

**Mary McAleney, Maine SBA District Director said, "This is wonderful news for small businesses in Maine and across New England. Charlie's record of public service is exemplar, and when you combine that with his success as an entrepreneur, you can see that the SBA has certainly gained a great asset who will ensure our region's job creators receive the assistance they deserve."**

**"I am pleased to have Charlie Summers heading up the SBA New England office," said Congressman Michael Michaud. "His close interaction with federal and state agencies, military installation, veterans' service organizations and key business leaders have made him an effective and compassionate advocate. He will serve the SBA and New England small businesses extremely well."**

**Prior to assuming his current position with the SBA, Summers served as State Director for Senator Olympia Snowe. He was a trusted advisor to the Senator and a strong advocate for Maine citizens who needed assistance navigating federal and state agencies.**

**In 1990 Summers was elected to the Maine State Senate (District 31) and served on the Joint Standing Committees on Legal Affairs and Inland Fisheries and Wildlife. Upon re-election in 1992 he served on the Joint Standing Committee on Taxation.**

**Growing up in the family's hotel business and later managing motels in Bangor and South Portland, as well as owning and running his own small businesses, Summers has firsthand knowledge and understanding of issues facing New England and America's entrepreneurs.**

**Mr. Summers and his wife, Ruth, reside in Scarborough with their two children; Tricia, a junior at Queen's University and Chas, a junior at Scarborough High School.**





***Charles E. Summers, Jr., Sworn in as New England  
Regional Administrator on March 7<sup>th</sup>, 2005.***

*Pictured left to right – Congressman Michael Michaud, Charles Summers, Ruth Summers and Chas Summers.*

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Over 100 people gathered at the Maine office of the SBA for the ceremony. "I look forward to working with the small businesses throughout New England," said Charlie. "I've got big shoes to fill - Jeff Butland was a very good friend and associate - I admired the passion that he had for his job and plan to continue on the path he set to assist as many entrepreneurs as possible.

I thank President Bush for his faith in my ability to serve New England and I thank Senator Snowe and Senator Collins for placing my name in nomination for this prestigious position." You can reach Summers at [charles.summers@sba.gov](mailto:charles.summers@sba.gov) or 617-565-8415

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***SAVE THE DATE !!***

*The SBA will provide instruction on the electronic transmission of data (E-Tran) via "READYTALK" on Friday May 13<sup>th</sup>. This training is available to express lenders who are not presently participating in E-Tran. This training is both audio and web based.*

*Friday May 13<sup>th</sup>*

*10:00 AM*

*Audio dial-in number – 1.866.740.1260 (toll free)*

*Access Code - 3017201*

*Web access - [www.readytalk.com](http://www.readytalk.com)*

*Contact [helen.brimigion@sba.gov](mailto:helen.brimigion@sba.gov) or 622-8394 for more information.*

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## MAINEBIZ EDITOR CAVALLARO NAMED NATIONAL SMALL BUSINESS JOURNALIST OF THE YEAR BY THE SBA

Michaela Cavallaro, editor of *Mainebiz*, has received the SBA's highest journalism award. Cavallaro was named the U.S. Small Business Administration's National Small Business Journalist of the Year for 2005. She is also the Maine 2005 Small Business Journalist of the Year and New England Regional Small Business Journalist of the Year.

As editor of the award-winning statewide business newspaper, Cavallaro oversees the paper's editorial direction and content, contributes news stories and features, supervises the editorial staff and represents *Mainebiz* at business events. The business newspaper, which celebrated its 10<sup>th</sup> anniversary in 2004, is mailed every two weeks to 13,000 subscribers from Fort Kent to Kittery.

"I am privileged to work with an excellent team of writers and designers, whose efforts combine to make *Mainebiz* a must-read for business people across the state," Cavallaro said. "I'm honored to accept this national recognition on behalf of the paper's entire staff."

*The U.S. Small Business Administration, established in 1953, provides financial, technical and management assistance to help Americans start, run, and grow their businesses. With a portfolio of business loans, loan guarantees and disaster loans worth more than \$45 billion, the SBA is the nation's largest single financial backer of small businesses. Last year, the SBA offered management and technical assistance to more than one million small business owners. The SBA also plays a major role in the government's disaster relief efforts by making low-interest recovery loans to both homeowners and businesses. America's 23 million small businesses employ more than 50 percent of the private workforce, generate more than half of the nation's gross domestic product, and are the principal source of new jobs in the U.S. economy.*



### America's Small Business Resource

68 Sewall St., Room 512  
Augusta, ME 04330

Phone: 207-622-8274  
Fax: 207-622-8277

**We're on the Web!**

[www.sba.gov/me](http://www.sba.gov/me)

**MAINE RESOURCE PARTNERS**



Dedicated to helping  
Maine's small businesses  
succeed, we are the **Maine  
SBDCC**...

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~ Counselors to America's  
Small Business ~ ~ Service  
Corps of Retired Executives



[www.score.maine.org](http://www.score.maine.org)

**WOMEN'S BUSINESS CENTER at CEI**

**WBC** - Supporting the growth of Maine's  
women-owned businesses at all levels...

[www.cemaine.org/women](http://www.cemaine.org/women)

Please keep our mailing list current – address corrections are appreciated.